

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 11-37701-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gregorio B Garcia
4 Spruce Hollow Dr
Howell, NJ 07731

Connie B Garcia
aka Connie T Bernus
4 Spruce Hollow Dr
Howell, NJ 07731

Social Security No.:

xxx-xx-6694

xxx-xx-8269

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after September 13, 2017 for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: August 14, 2017

JAN: mrg

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2
 United States Bankruptcy Court
 District of New Jersey

In re:
 Gregorio B Garcia
 Connie B Garcia
 Debtors

Case No. 11-37701-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: clsnodsc

Page 1 of 1
 Total Noticed: 3

Date Rcvd: Aug 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2017.

db/jdb +Gregorio B Garcia, Connie B Garcia, 4 Spruce Hollow Dr, Howell, NJ 07731-3424

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 14 2017 23:10:35 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 14 2017 23:10:32 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
 Denise E. Carlon on behalf of Creditor Pennymac Corp., LLC, et al dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Jennifer R. Gorchow on behalf of Creditor Pennymac Loan Services LLC servicer for Pennymac
 Corporation nj.bkecf@fedphe.com
 Joshua I. Goldman on behalf of Creditor Pennymac Corp., LLC, et al jgoldman@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Marlena Miller on behalf of Creditor Point O' Woods Homeowners Association, Inc.
 mdiaz-Cobo@theassociationlawyers.com
 Michael Frederick Dingerdissen on behalf of Creditor PENNYMAC HOLDINGS, LLC, BY PENNYMAC LOAN
 SERVICES, LLC, ITS SERVICING AGENT nj.bkecf@fedphe.com
 Nicholas V. Rogers on behalf of Creditor PENNYMAC HOLDINGS, LLC nj.bkecf@fedphe.com
 Steven J. Abelson on behalf of Joint Debtor Connie B Garcia sjaesq@atrbklaw.com,
 atrbkl@gmail.com;r49787@notify.bestcase.com
 Steven J. Abelson on behalf of Debtor Gregorio B Garcia sjaesq@atrbklaw.com,
 atrbkl@gmail.com;r49787@notify.bestcase.com

TOTAL: 11